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RE: U.S. Serial No. 09/415,632

MESSAGE:

Reply and Amendment (7 pgs.)

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CONFIRMATION NO.:

CLIENT MATTER NO.: 10655.7700

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Date: March 1, 2005By: Deborah A. Miller**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Inventor(s): Crane, et al.

Docket No.: 10655.7700

Serial No.: 09/415,632

Examiner: Poinvil, Frantzy

Filed: October 12, 1999

Group Art Unit: 3628

Title: SYSTEM AND METHOD
FOR DIVIDING A REMITTANCE
AND DISTRIBUTING A PORTION
OF THE FUNDS TO MULTIPLE
INVESTMENT PRODUCTS

Confirmation No.: 5093

REPLY AND AMENDMENT

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed February 10, 2005, of which this Reply is filed within the shortened three month statutory period for reply, please amend the application as follows and consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.